

**Information to identify the case:**

Debtor 1 **Robert Stipetich**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **16-23761-CMB**

Social Security number or ITIN **xxx-xx-1150**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Stipetich

6/15/20

**By the court:**

**Carlota M. Bohm**  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Robert Stipetich  
 Debtor

Case No. 16-23761-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
 Form ID: 3180W

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 Total Noticed: 42

Date Rcvd: Jun 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2020.

db	Robert Stipetich, 201 Charlemagne Dr, Pittsburgh, PA 15214-1413
cr	+ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+SPECIALIZED LOAN SERVICING, LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+Specialized Loan Servicing LLC, P.O. Box 9013, Addison, TX 75001-9013
cr	+Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
14301882	ACAR Leasing, LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
14301875	Children's Express Care, 11279 Perry Hwy Ste 450, Wexford, PA 15090-9303
14301880	Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
14301884	+Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14301886	++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage, 350 Highland Dr, Lewisville, TX 75067-4177)
14301888	Quest Diagnostics, PO Box 740717, Cincinnati, OH 45274-0717
14756576	+Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14361665	U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14301893	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 16 2020 04:29:16 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM Jun 16 2020 08:08:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14330362	EDI: GMACFS.COM Jun 16 2020 08:08:00 Ally Bank, PO Box 130424, Roseville MN 55113-0004
14301871	EDI: GMACFS.COM Jun 16 2020 08:08:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14301872	EDI: TSYS2.COM Jun 16 2020 08:08:00 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
14301873	EDI: CAPITALONE.COM Jun 16 2020 08:08:00 Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
14344643	+E-mail/Text: bankruptcy@capvps.com Jun 16 2020 04:29:39 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14301876	EDI: WFNNB.COM Jun 16 2020 08:08:00 Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
14301877	E-mail/PDF: creditonebknotifications@resurgent.com Jun 16 2020 04:26:30 Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
14307715	EDI: DISCOVER.COM Jun 16 2020 08:08:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14301878	EDI: DISCOVER.COM Jun 16 2020 08:08:00 Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
14364171	+E-mail/Text: kburkley@bernsteinlaw.com Jun 16 2020 04:29:53 Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14301881	EDI: PHINAMERI.COM Jun 16 2020 08:08:00 Gm Financial, PO Box 181145, Arlington, TX 76096-1145
14301874	EDI: JPMORGANCHASE Jun 16 2020 08:08:00 Chase, Attn: Correspondence Dept., PO Box 15298, Wilmington, DE 19850-5298
14344255	E-mail/PDF: resurgentbknotifications@resurgent.com Jun 16 2020 04:26:35 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14360720	E-mail/PDF: resurgentbknotifications@resurgent.com Jun 16 2020 04:25:50 LVNV Funding, LLC its successors and assigns as, assignee of ACL Consumer Loan Trust IV, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14745430	E-mail/PDF: resurgentbknotifications@resurgent.com Jun 16 2020 04:26:32 LVNV Funding, LLC its successors and assigns as as, PO Box 10587, Greenville, SC 29603-0587
14301883	E-mail/Text: bk@lendingclub.com Jun 16 2020 04:29:47 Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
14349011	+EDI: MID8.COM Jun 16 2020 08:08:00 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14301887	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 16 2020 04:29:16 PA Dept. of Revenue, Department 280946, PO Box 280946, Harrisburg, PA 17128-0946
14362082	EDI: PRA.COM Jun 16 2020 08:08:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14302799	EDI: RECOVERYCORP.COM Jun 16 2020 08:08:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14301889	EDI: SEARS.COM Jun 16 2020 08:08:00 Sears/Cbna, PO Box 6282, Sioux Falls, SD 57117-6282

District/off: 0315-2

User: dkam  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Jun 15, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14301890 EDI: RMSC.COM Jun 16 2020 08:08:00 Syncb/hh Gregg, PO Box 965036,  
Orlando, FL 32896-5036  
14301891 EDI: RMSC.COM Jun 16 2020 08:08:00 Syncb/lowes, PO Box 965005, Orlando, FL 32896-5005  
14301892 EDI: CITICORP.COM Jun 16 2020 08:08:00 Thd/Cbna, PO Box 6497,  
Sioux Falls, SD 57117-6497  
14301894 EDI: WFFC.COM Jun 16 2020 08:08:00 Wells Fargo Home Projects Visa, MAC #X2302-04C,  
PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr NATIONSTAR MORTGAGE LLC  
cr\* +Specialized Loan Servicing LLC, 14841 DALLAS PARKWAY, SUITE 425, Dallas, TX 75254-8067  
cr\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
14363072\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Dept., P.O. Box 619096,  
Dallas, TX 75261-9741)  
14882047\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386  
14301879 ##Elevated Recoveries, PO Box 260804, Plano, TX 75026-0804

TOTALS: 2, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on June 15, 2020 at the address(es) listed below:

Aurelius P. Robleto on behalf of Debtor Robert Stipetich apr@robletolaw.com,  
rmk@robletolaw.com,ecf\_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com  
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com  
Joshua I. Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC jgoldman@kmllawgroup.com  
Lisa Cancanon on behalf of Creditor Specialized Loan Servicing LLC lisac@w-legal.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernssteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernssteinlaw.com  
Ronda J. Winnecour cmevf@chapter13trusteeewdpacom  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
William E. Craig on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing  
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9